Docket 40693 Serial No. 09/757,353 PATENT APPLICATION

AMENDMENTS TO THE SPECIFICATION

Harshaw Research Inc

Replace the paragraph beginning on page 8, line 9 with the following paragraph:

1 When all of the desired coupons have been selected, payment for a coupon card 50 is calculated and the consumer may pay therefor either electronically or conventionally. If 2 payment is maid made electronically (i.e. via the network), the selected coupons are imprinted 3 upon the card as further described later and the card is mailed to the consumer, as indicated at 4 blocks 78 and 79. If payment is made conventionally (i.e. in cash when using the point-of-5 purchase machine), the card is immediately imprinted upon and dispensed to the consumer, as 7 indicated at blocks 80 and 82.